

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|              |                                  |                           |                 |
|--------------|----------------------------------|---------------------------|-----------------|
| Applicant :  | Bruce Nappi                      | Art Unit :                | 3696            |
| Serial No. : | 10/669,929                       | Examiner :                | Samica Norman   |
| Filed :      | September 24, 2003               | Confirmation No.:         | 4620            |
|              |                                  | Notice of Allowance Date: | January 4, 2010 |
| Title :      | EFFECTING FINANCIAL TRANSACTIONS |                           |                 |

**MAIL STOP ISSUE FEE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RULE 312 AMENDMENT

**CERTIFICATE OF MAILING BY EFS-WEB FILING**

I hereby certify that this paper was filed with the Patent and Trademark Office using the EFS-WEB system on this date: February 09, 2010